

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
MARCH 31, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
1-2-15	Dakota Heritage Bank of North Dakota, Hunter, to merge The National Bank of Harvey, Harvey, into Dakota Heritage Bank of North Dakota, Hunter	Approved by State Banking Board 3-12-15
1-27-15	American Bank Center, Dickinson, to merge North Country Bank, McClusky, into American Bank Center, Dickinson	Approved by State Banking Board 3-12-15
<u>CHANGE OF CONTROL APPLICATION</u>		
2-12-15	American Bancor, Ltd., Dickinson, to acquire United Community Bank of North Dakota, Leeds	Approved by State Banking Board 3-26-15
<u>DISCONTINUE INTERSTATE BRANCH</u>		
3-6-15	Unison Bank, Jamestown, to discontinue interstate branch at 20713 E Ocotillo Rd, Ste 101, Queen Creek, AZ	Preliminary application
<u>COMMISSIONER NAME WAIVER</u>		
	DaVita Village Trust, Inc., Mesa, AZ	Approved by Commissioner 2-26-15
<u>USURY</u>		

The usury rate for unregulated lenders the month of April 2015 is **7.000% (5.576%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).